## Case 21-11431 Doc 10 Filed 10/06/21 Entered 10/06/21 08:12:10 Desc Ch 13 First Mtg Page 1 of 2

Information to ide	entify the case:			
Debtor 1:	Kimberlee Ann Washburn	Social Security number or ITIN: xxx-xx-6865		
Debior 1.	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bankr	uptcy Court: Northern District of Illinois	Date case filed for chapter: 13 10/5/21		
Case number:	21–11431			

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Kimberlee Ann Washburn	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	35 W. 094 Army Trail Rd. Wayne, IL 60184	
4.	<b>Debtor's attorney</b> Name and address	Derrick B Hager Derrick B Hager, P.C. 245 W. Roosevelt Rd. Building 15, Suite 119 West Chicago, IL 60185	Contact phone 630 587–7490 Email: dirkhager@sbcglobal.net
5.	Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630–981–3888
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 10/6/21

For more information, see page 2

Del	otor Kimberlee Ann Washburn	5 5	Case number <b>21–1143</b> °		
7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	November 10, 2021 at 10:30 AM	Location: Appear by Zoom. For instructions, visit:		
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	www.lisle13.com		
		Debtors must bring a picture ID and proof of their Social Security Number.			
1	<b>Deadlines</b> The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/10/22		
	required filing fee by the following deadlines.	<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>			
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/14/21		
		Deadline for governmental units to file a proof claim:	of Filing deadline: 4/4/22		
A proof www.us If you do a proof o Secured claim su For exar		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not a proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy For example, a secured creditor who files a proof of claim mat including the right to a jury trial.	ot be paid on your claim. To be paid, you must file lat the debtor filed. whether they file a proof of claim. Filing a proof of court, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 12/3/21 at 10:00 AM, Location: Appear Using Zoom for Government, Judge Baer. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1–669–254–5252 or 1–646–828–7666. Then enter the meeting ID 160 731 2971 and passcode 587656.			
		The Disclosure of Compensation has been filed requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed hearing. If there are no objections, the Court may oby debtor's counsel to be paid through the plan.	at least 7 days prior to the confirmation		
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign add extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	dress, you may file a motion asking the court to ir with United States bankruptcy law if you have		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debt according to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy the plan confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may concourt orders otherwise.	onfirms it. You may object to confirmation of the , if not enclosed, will be sent to you later, and if the e sent notice of the confirmation hearing. The		
12	. Exempt property	The law allows debtors to keep certain property as exempt. F distributed to creditors, even if the case is converted to chapt exempt. You may inspect that list at the bankruptcy clerk's of believe that the law does not authorize an exemption that debt deadline.	er 7. Debtors must file a list of property claimed as fice or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you		
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debte 523(a)(2) or (4), you must file a complaint and pay the filing felf you believe that the debtors are not entitled to a discharge must file a motion by the deadline.	t be discharged until all payments under the plan collect the debt from the debtors personally excep excepted from discharge under 11 U.S.C. § see in the bankruptcy clerk's office by the deadline.		